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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/966,023	09/28/2001	Ian Ross	9084.00	4656

26889 7590 08/07/2006

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EXAMINER

APPLE, KIRSTEN SACHWITZ

ART UNIT	PAPER NUMBER
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3693

DATE MAILED: 08/07/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<p align="center">Office Action Summary</p>	Application No. 09/966,023	Applicant(s) ROSS, IAN	
	Examiner Kirsten S. Apple	Art Unit 3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 28 September 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-17 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-17 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 28 September 2001 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☒ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date <u>1-2-02</u> . | 6) <input type="checkbox"/> Other: _____ |

Detailed Action

This action is in response to the application filed on 09/28/2001.

Priority

Acknowledgment is made of applicant's claim for foreign priority under 35

U.S.C. 119(a)-(d). The certified copy has been filed in parent Application No. United Kingdom 0025367.4, filed on 10/17/2000.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-17 are rejected under 35 U.S.C. 102(e) as being anticipated by Slater, US Patent Publication 2003/0033246 A1.

Re claim 1: Slater discloses:

A method, comprising:

Maintaining a financial account for the organization (see Slater, Figure 1, item 12-16, note the examiner is interpreting the "sponsor" as the organization)

Maintaining a financial account for an individual of the organization (see Slater, Figure 1, item 20-24)

Allowing a sponsor and/or the organization to establish rules governing use of the financial account by the individual (see Slater, Figure 1, item 16 a specific example is paragraph 0017, line 2-5, may be used to replace payroll checks is an inherent example of a “rule” established by the sponsor/organization); and

Fulfilling a transaction requested by the individual at a self-service terminal location in premises used by the organization if the transaction is consistent with the established rules for the individual. (see Slater, paragraph 0053, line 13-15, “use.. to purchase text books, lab supplies, and the like” it is inherent in this example that all of these items would be done on the premises of the sponsor/organization, in this case the university.)

Re claim 2: Slater discloses:

Offering the individual products and/or services provided by the organization (see Slater, paragraph 0053, line 13-15, “use.. to purchase text books, lab supplies, and the like” it is inherent in this example that all of these items would be done on the premises of the sponsor/organization, in this case the university.)

Re claim 3 & 6: Slater discloses:

A terminal or ATM comprising:

Means for providing the individuals with access to financial services provided by a financial institution in accordance with rules established by the sponsor the organization (see Salter, Figure 2, item 160)

Re claim 4 & 7 & 10 & 13: Slater discloses:

Terminal or ATM is location in premises used by the organization (see Slater, paragraph 0053, line 13-15, “use.. to purchase text books, lab supplies, and the like” it is inherent in this

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example that all of these items would be done on the premises of the sponsor/organization, in this case the university.)

Re claim 5 & 8 & 11 & 14: Slater discloses:

Terminal or ATM comprising:

Means for allowing individuals to purchase products and/or services offered by the organization to individuals under its supervision. (see Salter, Figure 2, item 160 + paragraph 0053, line 13-15, "use.. to purchase text books, lab supplies, and the like" it is inherent in this example that all of these items would be done on the premises of the sponsor/organization, in this case the university.)

Re claim 9 & 12: Slater discloses:

A financial transaction system or ATM (see Salter, Figure 2, item 160) comprising:

A self-service terminal in communication with a transaction host (see Salter, Figure 2, item 160)

Means for maintaining a financial account for an individual under the supervision of the organization (see Salter, Figure 2, item 120)

Means for allowing rules (see Salter, Figure 2, item 130)

Means for fulfilling transactions (see Salter, Figure 2, item 160)

Re claim 15: Slater discloses:

A method of administering financial accounts

Providing an account (see Salter, Figure 2, item 154)

Allowing the individual sponsor to control the account (see Salter, Figure 2, item 130)

Allowing the individual to purchase products and/or services offered by the organization using the financial account (see Salter, Figure 2, item 160); and

Providing the organization with a fee associated with purchases made using the account (see Salter, Paragraph 0004, line 4-5)

Re claim 16: Slater discloses:

Fee is levied on a per purchase basis (see Salter, Paragraph 0004, line 5, "based on number of transactions")

Re claim 17: Slater discloses:

Fee is charged for a predetermined time period (see Salter, Paragraph 0004, line 4, "charge monthly service fee")

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

"PNC Bank..." Proquest document, discloses student sponsored credit card.

"A nonprofit..." Credit Card News document, disclosed safe cards for students.

Contact Information

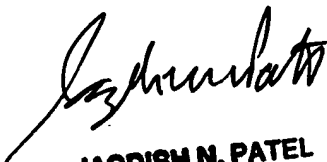
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kirsten S. Apple whose telephone number is 571.272.5588. The examiner can normally be reached on Monday - Friday 7:30-6:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-272-6126.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

ksa



JAGDISH N. PATEL
PRIMARY EXAMINER